

AMENDMENT TO THE SPECIFICATION

Please replace the first paragraph of the specification with the following replacement paragraph:

[0001] This application is a continuation of and claims priority to United States patent application no. 09/076,551, filed on May 12, 1998, entitled "Secure Multiple Application Card System and Process," now U.S. patent 6,317,832, which claims the priority benefit of United States provisional patent application 60/046,514 filed on May 15, 1997, entitled "Design for a Multi Application Smart Card" and United States provisional patent application 60/046,543 filed on May 15, 1997, entitled "Virtual Machine for a Multi Application Smart Card"; United States patent application no. 09/076,551 is a continuation of and claims priority to United States patent application 09/023,057 filed on February 12, 1998, entitled "Secure Multi-Application IC Card System Having Selective Loading and Deleting Capability," now U.S. patent 6,575,372, which claims the priority benefit of United States provisional patent application 60/046,514 filed on May 15, 1997, entitled "Design for a Multi Application Smart Card" and Great Britain patent application 9703591.9 filed on February 21, 1997, entitled "Multiple Application Computer System. All five of these prior applications are hereby incorporated by reference into the present patent application in their entireties.